

Information to identify the case:			
Debtor 1	Michael George Perry Jr.		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-10234-TPA		
	Social Security number or ITIN	xxx-xx-8444	
	EIN	--_--_--_--	
	Social Security number or ITIN	--_--_--_--	
	EIN	--_--_--_--	
	Date case filed for chapter	13 3/13/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael George Perry Jr.	
2. All other names used in the last 8 years		
3. Address	1140 Robison Road West Erie, PA 16509	
4. Debtor's attorney Name and address	Michael S. Jan Janin Quinn Buseck Leemhuis Toohey & Kroto Inc 2222 West Grandview Boulevard Erie, PA 16506-4508	Contact phone 814-833-2222 Email: mjanjanin@quinnfirm.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 4/2/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 21, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 7/22/19 Filing deadline: 5/22/19 Filing deadline: 9/9/19 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 5/21/19 at 11:00 AM , Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael George Perry, Jr.
 Debtor

Case No. 19-10234-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: agro
 Form ID: 309I

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Apr 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2019.

db +Michael George Perry, Jr., 1140 Robison Road West, Erie, PA 16509-4942
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Michael J. Graml, 714 Sassafras Street, Erie, PA 16501-1010
 aty +T. Lawrence Palmer, Office of the Attorney General of PA, 564 Forbes Avenue,
 Pittsburgh, PA 15219-2992
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +T. Lawrence Palmer Office of Attorney General, Pen, Office of Attorney General,
 1251 Waterfront Place, Mezzanine Level, Mezzanine Level, Pittsburgh, PA 15222-4227
 15010060 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
 15024938 +David J. Apothaker, Esquire, 520 Fellowship Road C306, P.O. Box 5496,
 Mount Laurel, NJ 08054-5496
 15024939 +Diversified Adjustment, 600 Coon Rapids Blvd. NW, Coon Rapids, MN 55433-5549
 15024940 +Erie County Adult Probation, Erie County Courthouse, 140 West Sixth Street,
 Erie, PA 16501-1011
 15010061 +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Room 110,
 Erie, PA 16501-1029
 15010062 +Erie Federal Credit Union, 3503 Peach Street, Erie, PA 16508-2741
 15010063 +Gary V. Skiba, Esquire, 345 West Sixth Street, Erie, PA 16507-1244
 15010064 +Gregory D. Pamula, 1101 Hillborn Avenue, Erie, PA 16505-4141
 15010065 +Gregory L. Heidt, Esquire, 150 East Eighth Street, Suite 1, Erie, PA 16501-1270
 15010067 +James L. Moran, Esquire, 3939 W. Ridge Road, B27, Erie, PA 16506-1883
 15010068 +John C. Melaragno, Esquire, 502 West Seventh Street, Erie, PA 16502-1333
 15024949 +Liberty Mortgage Corporation, 3818 Liberty Street, Erie, PA 16509-1473
 15010071 M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
 15010073 M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
 15025730 +Michael Camesi, c/o Philip Friedman, Esq., 17 W. 10th St., Erie, PA 16501-1401
 15024955 +Michael Camesi, 8657 Perry Highway, Erie, PA 16509-5535
 15024956 +Michael J. Graml, Esquire, 714 Sassafras Street, Erie, PA 16501-1010
 15024957 Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
 15019699 +National Collegiate Student Loan Trust 2006-3, Po Box 4275, Norcross, GA 30091-4275
 15024959 Ocwen, P.O. Box 26646, West Palm Beach, FL 33416
 15024960 Ocwen Loan Servicing, P.O. Box 660264, Dallas, TX 75266-0264
 15024961 +Ocwen Loan Servicing LLC, Box #660264, 1010 West Mockingbird Lane, Suite 100,
 Dallas, TX 75247-5126
 15025682 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 15024964 +PHEAA, P.O. Box 61047, Harrisburg, PA 17106-1047
 15010075 Perry & Pamula, Inc., 430 Cascade Street, Erie, PA 16507
 15010076 +Philip B. Friedman, Esquire, 17 West Tenth Street, Erie, PA 16501-1401
 15024966 +Rebecca Solarz, Esquire, KML Law Group, Mellon Independence Center,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15010077 +Stephanie A. Perry, 1129 Brown Avenue, 2nd Floor, Erie, PA 16502-2322
 15024968 +Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911
 15024969 +Travis Lewis, 1631 West 21st Street, Erie, PA 16502-2118
 15024974 +WMC Mortgage Corp., P.O. Box 54089, Los Angeles, CA 90054-0089
 15024976 +WMC Mortgage Corporation, 1 Ramland Road, Orangeburg, NY 10962-2627
 15024975 WMC Mortgage Corporation, 6321 Canoga Avenue, 10th Floor, Woodland Hills, CA 91367

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mjanjanin@quinnfirm.com Apr 03 2019 02:49:19 Michael S. Jan Janin,
 Quinn Buseck Leemhuis Toohey & Kroto Inc, 2222 West Grandview Boulevard,
 Erie, PA 16506-4508
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2019 02:49:52 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Apr 03 2019 02:49:58
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 15024936 +E-mail/Text: bankruptcy@cavps.com Apr 03 2019 02:50:13 Cavalry SPV I LLC,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
 15024937 EDI: CHASE.COM Apr 03 2019 06:38:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 15010066 EDI: IRS.COM Apr 03 2019 06:38:00 Internal Revenue Service,
 ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
 15010072 E-mail/Text: camanagement@mtb.com Apr 03 2019 02:49:39 M&T Bank, P.O. Box 1288,
 Buffalo, NY 14240-1288
 15010069 E-mail/Text: camanagement@mtb.com Apr 03 2019 02:49:39 M&T Bank, P.O. Box 62182,
 Baltimore, MD 21264-2182
 15010070 E-mail/Text: camanagement@mtb.com Apr 03 2019 02:49:39 M&T Bank, P.O. Box 900,
 Millsboro, DE 19966
 15024958 +E-mail/Text: Bankruptcy@natfuel.com Apr 03 2019 02:50:00 National Fuel, 1100 State Street,
 P.O. Box 2081, Erie, PA 16512-2081
 15010074 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2019 02:49:52 Pa. Dept. of Revenue,
 Dept. 280946, Harrisburg, PA 17128-0946

District/off: 0315-1

User: agro
Form ID: 309I

Page 2 of 2
Total Noticed: 54

Date Rcvd: Apr 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15024970 +EDI: VERIZONCOMB.COM Apr 03 2019 06:38:00 Verizon, P.O. Box 650584,
Dallas, TX 75265-0584
15024971 +EDI: VERIZONCOMB.COM Apr 03 2019 06:38:00 Verizon Wireless, P.O. Box 650051,
Dallas, TX 75265-0051
15024972 +EDI: WFFC.COM Apr 03 2019 06:38:00 Wells Fargo Dealer Services, P.O. Box 1697,
Winterville, NC 28590-1697
15010078 +E-mail/Text: collections@widgetfinancial.com Apr 03 2019 02:49:59
Widget Federal Credit Union, 2154 East Lake Road, Erie, PA 16511-1140
TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Gregory D. Pamula
cr M&T BANK
15024935* +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
15024941* +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Room 110,
Erie, PA 16501-1029
15024942* +Erie Federal Credit Union, 3503 Peach Street, Erie, PA 16508-2741
15024943* +Gary V. Skiba, Esquire, 345 West Sixth Street, Erie, PA 16507-1244
15024944* +Gregory D. Pamula, 1101 Hillborn Avenue, Erie, PA 16505-4141
15024945* +Gregory L. Heidt, Esquire, 150 East Eighth Street, Suite 1, Erie, PA 16501-1270
15024946* Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346,
Philadelphia, PA 19101-7346
15024947* +James L. Moran, Esquire, 3939 W. Ridge Road, B27, Erie, PA 16506-1883
15024948* +John C. Melaragno, Esquire, 502 West Seventh Street, Erie, PA 16502-1333
15024953* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288)
15024950* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182)
15024951* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, P.O. Box 900, Millsboro, DE 19966)
15024952* M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
15024954* M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
15024962* Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946
15024963* Perry & Pamula, Inc., 430 Cascade Street, Erie, PA 16507
15024965* +Philip B. Friedman, Esquire, 17 West Tenth Street, Erie, PA 16501-1401
15024967* +Stephanie A. Perry, 1129 Brown Avenue, 2nd Floor, Erie, PA 16502-2322
15024973* +Widget Federal Credit Union, 2154 East Lake Road, Erie, PA 16511-1140
TOTALS: 2, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Michael J. Graml on behalf of Creditor Gregory D. Pamula mattorney@neo.rr.com,
mjgraml@verizon.net
Michael S. Jan Janin on behalf of Debtor Michael George Perry, Jr. mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
T. Lawrence Palmer on behalf of Creditor T. Lawrence Palmer Office of Attorney General,
Pennsylvania Department of Revenue lpalmer@attorneygeneral.gov, MarkSPalmerPC@aol.com
TOTAL: 6